

FILED  
3/7/25 12:52 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Joshua M. Morgan

)  
) Case No. 24-20996 JAD  
)  
) Chapter 13  
)  
)  
) Debtor(s). Doc. # 59  
)  
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

a motion to dismiss case or certificate of default requesting dismissal

✕ a plan modification sought by: Joshua M. Morgan

a motion to lift stay  
as to creditor \_\_\_\_\_

✕ Other: The plan is being modified to provide that PennyMac Loan Services, LLC CL#11 governs, that incorporates the Notice of Mortgage Payment Change filed by PennyMac Loan Services, LLC CL#11 on 12/4/2024, and additional attorney fees to Rice & Associates Law Firm in the amount of \$4,500 above the no-look attorney fees allowed in the confirmed Amended Chapter 13 plan dated 7/31/2024 and that the plan continues to provide a 100% distribution to nonpriority unsecured creditors.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

Chapter 13 Plan dated \_\_\_\_\_  
✕ Amended Chapter 13 Plan dated July 31, 2024

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- x Debtor(s) Plan payments shall be changed from \$ 5,288.00 to \$ 5,365.00 per Month, effective March 2025; and/or the Plan term shall be changed from months to months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ✱ Other: The plan is being modified to provide that PennyMac Loan Services, LLC CL#11 governs, to provide that PennyMac Loan Services, LLC CL#11 governs following all NMPC of record with the monthly payment to be \$1,908.47 per month beginning 1/1/2025, to provide that Citizens Bank, N.A. CL#5 governs following all NMPC of record with the monthly payment to be \$375.52 beginning 2/28/2025, and to provide for additional attorney fees to Rice & Associates Law Firm in the amount of \$4,500.00 above the no-look attorney fees allowed in the confirmed Amended Chapter 13 plan dated 7/31/2024 and that the plan continues to provide a 100% distribution to nonpriority unsecured creditors. Additional attorney fees in the amount of \$4,500.00 above the no-look attorney fees are available pursuant to a Fee Application.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without

further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

**SO ORDERED**, this 7<sup>th</sup> day of March, 2025



jsf

United States Bankruptcy Judge

JEFFERY A. DELLER

Stipulated by:

/s/ Scott R. Lowden  
Scott R. Lowden - Counsel to Debtor  
PA ID 72116  
100 Heathmore Avenue  
Pittsburgh, PA 15227  
(412) 292-4254  
[lowdenscott@gmail.com](mailto:lowdenscott@gmail.com)

Stipulated by:

/s/ James Warmbrodt  
James Warmbrodt, Esq.  
Counsel to Chapter 13 Trustee  
600 Grant Street  
Suite 3250 US Steel Tower  
Pittsburgh, PA 15219

Stipulated by:

\_\_\_\_\_

cc: All Parties in Interest to be served by Clerk

In re:  
Joshua M Morgan  
Debtor

Case No. 24-20996-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 07, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2025:**

Recip ID	Recipient Name and Address
db	+ Joshua M Morgan, 213 West County Barn Road, Houston, PA 15342-1075
15710169	+ Bank of America, c/o Frederic Weinberg, Essq., 375 Elm Street, Suite 210, Conshohocken, PA 19428-1973
15710179	+ Greater Washington Radiologist, P.O. Box 371863, Pittsburgh, PA 15250-7863
15810738	+ IRS / Centralized Insolvency Dept, P.O. Box 7346, Philadelphia, PA. 19101-7346
15710182	+ Rebecca Davis, 67 E Coumbia, Alliance, OH 44601-2557
15710183	+ Revco / UPMC Mercy, P.O. Box 163279, Columbus, OH 43216-3279
15710187	+ Washington Hospital, Attn: Billing Dept., 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 08 2025 00:13:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15710168	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 08 2025 00:13:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15815800	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 08 2025 00:13:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15710170	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 08 2025 00:13:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
15710173	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 08 2025 00:13:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15713607	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 08 2025 00:13:00	Citizens Bank N.A., 1 Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15713770	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 08 2025 00:13:00	Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115
15710171	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 08 2025 01:04:59	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
15710172	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2025 00:41:18	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15710174	^ MEBN	Mar 08 2025 00:09:47	Citizens Bank/First Mark Seviles, Attn: Bankruptcy, 1 Citizens Plaza, Riverside, RI 02915-3026
15710175	+ Email/Text: FirstmarkAccountMa@firstmarkservices.com	Mar 08 2025 00:13:00	Citizens Bank/First Mark Seviles, Attn: Bankruptcy, P.O. Box 82522, Lincoln, NE 68501-2522
15710176	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 08 2025 00:14:00	Credit Management/UPMC, 2121 Noblestown

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 35

			Road, P.O. Box 16346, Pittsburgh, PA 15242-0346
15710177	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 08 2025 00:13:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15711811	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 08 2025 00:13:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15710178	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 08 2025 00:13:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15810737	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 08 2025 00:13:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA. 15222
15804593	+ Email/Text: RASEBN@raslg.com	Mar 08 2025 00:13:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15711965	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2025 00:13:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15710180	+ Email/PDF: ebnotices@pnmac.com	Mar 08 2025 00:41:18	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15813962	+ Email/PDF: ebnotices@pnmac.com	Mar 08 2025 00:29:28	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15710181	+ Email/Text: bkrgeneric@penfed.org	Mar 08 2025 00:13:00	Pentagon FCU, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-1432
16469931	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 08 2025 00:29:25	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15814937	Email/PDF: resurgentbknofications@resurgent.com	Mar 08 2025 00:41:26	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15717244	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 08 2025 00:13:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
15710185	^ MEBN	Mar 08 2025 00:09:33	UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472
15813009	Email/Text: BNCnotices@dcmsservices.com	Mar 08 2025 00:13:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15710186	+ Email/Text: edbknofices@ecmc.org	Mar 08 2025 00:13:00	US Dept of Education, c/o Secretary Miguel Cardona, 400 Mary Avenue SW, Washington, DC 20202-0001
15710184	+ Email/Text: jill.locnikar@usdoj.gov	Mar 08 2025 00:13:00	Unites States Attorneys Office, Western District of PA, Joseph F Weiss, Jr., US Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15810739	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Attn: Daniel Werfel, Commissioner, 1111 Constitution Ave. NW, Washington, DC. 20224

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
David A. Rice	on behalf of Debtor Joshua M Morgan ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Scott R. Lowden	on behalf of Debtor Joshua M Morgan lowdenscott@gmail.com

TOTAL: 6